The Department of the Navy offers a broad array of benefits programs to meet the needs of you and your family. You are automatically covered by some benefits such as retirement, Basic life insurance and Thrift Savings Plan (at 3% of your salary), but for other benefits such as optional life insurance, health insurance, dental/vision insurance, flexible spending account and long term care insurance (to receive abbreviated underwriting), you must make an election within **60 days** of your appointment.

Be sure to make your elections within this initial window of opportunity, as future opportunities to enroll are infrequent. Benefits and retirement program information is available on the Office of Civilian Human Resources Portal at https://www.portal.navy.mil/donhr/Benefits. You must use your Department of Defense (DoD) Common Access Card (CAC) and be behind a .mil, .edu or .gov environment to access the Web site. When prompted, use your email certificate.

If you have prior federal civilian or military service, you should contact the Benefits Line. This service is potentially creditable toward retirement but you may be required to make a deposit. Since prior federal civilian service is creditable toward determining your retirement coverage it is important that the Civilian Benefits Center be aware of this service to ensure you are in the correct retirement plan.

If you have questions about your benefits or need assistance accessing the Employee Benefits Information System, please call the Benefits Line at 888-320-2917 from 7:30 a.m. - 7:30 p.m., Eastern Time, Monday – Friday. The TTY number is 866 359 5277. You may also email your questions to navybenefits@navy.mil. You must include your full name, pay plan, grade, contact telephone number and the best time to call you but please do not include Privacy Act Information such as date of birth or Social Security number. Please allow 2 business days for a response